

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**



## CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/09/2009.
- 2) This case was confirmed on 06/24/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 09/26/2011.
- 5) The case was dismissed on 10/26/2011.
- 6) Number of months from filing to the last payment: 27
- 7) Number of months case was pending: 35
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 38,429.45
- 10) Amount of unsecured claims discharged without payment \$ .00
- 11) All checks distributed by the trustee to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 39,795.58
Less amount refunded to debtor	\$ 17.90
<b>NET RECEIPTS</b>	<b>\$ 39,777.68</b>

**Expenses of Administration:**

Attorney's Fees Paid through the Plan	\$ 2,848.50
Court Costs	\$ .00
Trustee Expenses and Compensation	\$ 2,486.69
Other	\$ .00

**TOTAL EXPENSES OF ADMINISTRATION** \$ 5,335.19

Attorney fees paid and disclosed by debtor \$ 651.50

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
LIGHTHOUSE FINANCIAL	SECURED	2,690.00	6,321.15	331.78	261.08	18.96
FIRST CONSUMERS NATI	UNSECURED	843.72	723.06	723.06	.00	50.68
SIR FINANCE	UNSECURED	1,348.93	1,053.00	1,053.00	.00	97.29
GREAT AMERICAN FINAN	SECURED	1,000.00	235.81	235.81	178.61	13.48
GREAT AMERICAN FINAN	UNSECURED	NA	81.89	81.89	.00	.00
AMERICASH LOANS LLC	UNSECURED	700.15	600.01	600.01	.00	28.87
ECAST SETTLEMENT COR	UNSECURED	772.50	662.02	662.02	.00	42.86
INTERNAL REVENUE SER	PRIORITY	5,133.93	15,925.36	15,925.36	15,925.36	1,453.16
AMERICAN GENERAL FIN	SECURED	200.00	200.00	200.00	152.50	16.25
AMERICAN GENERAL FIN	UNSECURED	4,394.61	6,873.16	6,873.16	.00	709.74
COOK COUNTY TREASURE	SECURED	3,970.90	19,751.26	3,970.90	2,129.22	309.59
US EMPLOYEES CREDIT	SECURED	5,490.00	.00	56.68	56.68	.00
BAC HOME LOANS SERVI	SECURED	176,706.00	172,115.30	.00	.00	.00
BAC HOME LOANS SERVI	SECURED	NA	5,871.24	5,812.48	5,812.48	.00
INTERNAL REVENUE SER	PRIORITY	7,144.14	NA	NA	.00	.00
INTERNAL REVENUE SER	UNSECURED	8,522.23	10,103.41	10,103.41	.00	961.93
ADVANCE TIL PAYDAY	UNSECURED	529.72	NA	NA	.00	.00
NATIONAL CAPITAL MGM	UNSECURED	930.00	1,189.01	1,189.01	.00	109.86
CHECK N GO	UNSECURED	988.14	NA	NA	.00	.00
FIRST NATIONAL CREDI	UNSECURED	467.00	NA	NA	.00	.00
FIRST PAYDAY LOANS	UNSECURED	507.00	NA	NA	.00	.00
FORD MOTOR CREDIT	UNSECURED	6,955.49	7,488.03	7,488.03	.00	773.18
MARLIN INTEGRATED	UNSECURED	305.00	NA	NA	.00	.00

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
MCSI/RMI	UNSECURED	980.76	793.25	793.25	.00	51.34
GOLDEN ROAD MOTOR IN	UNSECURED	1,367.00	NA	NA	.00	.00
PAYDAY LOAN STORE	UNSECURED	700.00	NA	NA	.00	.00
ECMC	UNSECURED	26,828.73	28,785.17	28,785.17	.00	3,002.80
SPRINT	UNSECURED	301.00	NA	NA	.00	.00
SUN CASH LOANS	UNSECURED	450.00	NA	NA	.00	.00
JEFFERSON CAPITAL SY	UNSECURED	875.79	882.29	882.29	.00	73.45
ASPIRE	UNSECURED	.00	NA	NA	.00	.00
JEFFERSON CAPITAL SY	UNSECURED	955.13	939.52	939.52	.00	86.80
PREMIER BANK CARD	UNSECURED	132.13	132.12	132.12	.00	.00
PREMIER BANK CARD	UNSECURED	429.00	429.00	429.00	.00	20.64
HSBC ORCHARD BANK	UNSECURED	241.76	.00	.00	.00	43.18
PRA RECEIVABLES MANA	UNSECURED	591.69	667.98	667.98	.00	43.18
AMERICASH LOANS LLC	UNSECURED	NA	1,039.85	1,039.85	.00	96.10
US EMPLOYEES CREDIT	UNSECURED	NA	.00	7,053.32	602.93	686.06
PRA RECEIVABLES MANA	UNSECURED	NA	328.95	328.95	.00	15.85
PREMIER BANK CARD	UNSECURED	NA	326.51	326.51	.00	.00
LIGHTHOUSE FINANCIAL	UNSECURED	NA	.00	5,989.37	.00	618.38
PIERCE & ASSOCIATES	OTHER	NA	NA	NA	.00	.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	5,812.48	5,812.48	.00
Debt Secured by Vehicle	388.46	317.76	18.96
All Other Secured	<u>4,406.71</u>	<u>2,460.33</u>	<u>339.32</u>
<b>TOTAL SECURED:</b>	10,607.65	8,590.57	358.28
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	<u>15,925.36</u>	<u>15,925.36</u>	<u>1,453.16</u>
<b>TOTAL PRIORITY:</b>	15,925.36	15,925.36	1,453.16
<b>GENERAL UNSECURED PAYMENTS:</b>	76,140.92	602.93	7,512.19

**Disbursements:**

Expenses of Administration	\$ 5,335.19	
Disbursements to Creditors	\$ 34,442.49	
<b>TOTAL DISBURSEMENTS:</b>		\$ 39,777.68

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/29/2011

/s/ Tom Vaughn  
Tom Vaughn, Chapter 13 Trustee

**STATEMENT** : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.